IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Tim K. Keyes

Serial No.: 09/745,821

Filed: December 21, 2000

For: VALUATION PREDICTION
         MODELS IN SITUATIONS
         WITH MISSING INPUTS

Art Unit: 3624

Examiner: Daniel S. Felten

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AMENDMENT

Commissioner for Patents
Washington, D.C. 20231

In response to the Office Action dated September 12, 2002, please amend the above-identified patent application as follows:

IN THE CLAIMS

1. (once amended) A method for predicting value of non-underwritten assets for which data representations are partial or incomplete, said method comprising the steps of:

sampling assets according to risk;

underwriting assets and recording valuations;

forming market value clusters;

building regression models for underwritten assets;

selecting the best models for the underwritten assets;

counting a number of times the models are selected; and